

**Exhibit 3**

**Letters from GMACM to Movant**

## **GMAC Mortgage**

3451 Hammond Ave  
P.O. Box 780  
Waterloo, IA 50704-0780

05/24/12

DONNA CHINLOY

2672 NW 124TH AVENUE

CORAL SPRINGS FL 33065

5/5

RE: Account Number 0601506083  
Property Address 9000 NW 28 DRIVE #306  
CORAL SPRINGS FL 33065

Dear DONNA CHINLOY

It has come to our attention that the property listed above is currently vacant.

Within the next week, we will send a representative to change the locks and winterize the property (if necessary). We are taking these steps to protect our interest in the property per the terms of your Mortgage/Deed of Trust. Any cost associated with this service will be assessed to your loan account.

If you are currently maintaining the property, please call our office at 800-850-4622 (weekdays, 8:00 a.m. - 11:00 p.m. CT; Saturday, 8:00 a.m. - 12:00 p.m.).

Collections Department  
Loan Servicing

5:26

## **GMAC Mortgage**

3451 Hammond Ave  
P.O. Box 780  
Waterloo, IA 50704-0780

07/24/12

DONNA CHINLOY

2672 NW 124TH AVENUE

CORAL SPRINGS FL 33065

4/5

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CORAL SPRINGS FL 33065

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Collections Department  
Loan Servicing

5:26

## **GMAC Mortgage**

3451 Hammond Ave  
P.O. Box 780  
Waterloo, IA 50704-0780

09/25/12

DONNA CHINLOY

2672 NW 124TH AVENUE

CORAL SPRINGS FL 33065

3/5

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Property Address 9000 NW 28 DRIVE #306  
CORAL SPRINGS FL 33065

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Collections Department  
Loan Servicing

5:26

## **GMAC Mortgage**

3451 Hammond Ave  
P.O. Box 780  
Waterloo, IA 50704-0780

11/01/12

DONNA CHINLOY

2672 NW 124TH AVENUE

CORAL SPRINGS FL 33065

RE: ~~Account Number~~ 0601506083  
~~Property Address~~ 9000 NW 28 DRIVE #306  
CORAL SPRINGS FL 33065

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Collections Department  
Loan Servicing

5:26

## **GMAC Mortgage**

November 8, 2012

Donna Chinloy  
2672 Nw 124th Avenue  
Coral Springs FL 33065


RE: Account Number: 0601506083  
Property Address: 9000 Nw 28 Drive #306  
Coral Springs FL 33065

Dear Donna Chinloy,

This letter is in response to an inquiry from the Consumer Financial Protection Bureau regarding the above referenced account. We are researching this request and will respond within 30 calendar days.

If you have any further questions, please contact me at 1-800-627-0128, option 2, extension 2365373.

Sincerely,

  
Bryan Duggan  
Executive Account Manager

## **GMAC Mortgage**

3451 Hammond Ave  
P.O. Box 780  
Waterloo, IA 50704-0780

11/12/12

2 | 9

DONNA CHINLOY

2672 NW 124TH AVENUE

CORAL SPRINGS FL 33065

RE: Account Number 0601506083  
Property Address 9000 NW 28 DRIVE #306  
CORAL SPRINGS FL 33065

Dear DONNA CHINLOY

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Collections Department  
Loan Servicing

5:26

## **GMAC Mortgage**

November 15, 2012

Donna Chinloy  
2672 NW 124<sup>th</sup> Avenue  
Coral Springs FL 33065

RE: Account Number	0601506083
CFPB Case Number	121105-000277
Property Address	9000 NW 28 Drive #306 Coral Springs FL 33065

Dear Ms. Chinloy:

This letter is in response to electronic correspondence received by GMAC Mortgage, LLC (GMACM) on November 6, 2012, from the Consumer Financial Protection Bureau (CFPB), regarding the concern you directed to that office. Specifically, this is regarding the foreclosure status on the above-referenced property.

This account was referred to foreclosure on August 4, 2009. At the time of the foreclosure referral, the account was past due for the May 1, 2009 and subsequent payments. There is no record that you have ever applied for a loan modification; specifically, there was no application received in 2009 when the foreclosure referral occurred.

Our records indicate GMACM made several attempts to contact you in the months leading up to the foreclosure referral, as well as since the referral. Our records indicate you refused to discuss the account information over the phone and advised several GMACM representatives that you were working directly with the bank.

GMACM has mailed several letters to the mailing address on file in an attempt to have you complete a financial analysis package, which would allow GMACM to review the account for any possible options that may be available. GMACM has yet to receive any type of financial information from you. A financial analysis package has been recently mailed to the mailing address on file and is also available on our website, [www.gmacmortgage.com](http://www.gmacmortgage.com).

November 15, 2012  
Account Number 0601506083  
Page Two

In your correspondence, you claim violations of the "Unfair and Deceptive Trade Practices Act, Unauthorized and Fraudulent Mortgage Foreclosure Action, FCRA violations, R.E.S.P.A Violations and H.U.D Violations" and you also claim that GMACM used your identity; yet, you do not provide any evidence or documentation in support of these claims. GMACM does not believe it violated any of these laws, however, if you can provide the details on what you are basing these allegations on, we will thoroughly investigate. In addition you claim that GMACM lost the original Note. A copy of the original Note is enclosed for your review.

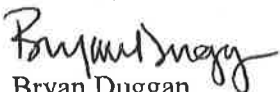
GMACM reported the account to the four major credit bureaus on November 13, 2012. GMACM is reporting the original loan amount of \$156,800.00, the amount past due (at of the time of the last reporting of \$59,392.00 including principal and interest) and the current balance of \$186,332.00 (the current balance is the current unpaid principal balance and any past due interest). In addition, GMACM reported the account status as 180 days past due and that foreclosure proceeding have started.

ResCap, the parent company of GMAC Mortgage, filed Chapter 11 bankruptcy. We continue to operate in the ordinary course of business and our filing has no affect on how the account is serviced.

The account is past due for the May 1, 2009 and subsequent payments and is in foreclosure; however, a sale date has not been scheduled.

If you have any further questions, please contact me at 800-627-0128 extension 2365373 or directly at 319-236-5373.

Sincerely,



Bryan Duggan  
Executive Account Manager

Enclosure

cc: Consumer Financial Protection Bureau  
Submitted Electronically

## **GMAC Mortgage**

3451 Hammond Ave  
P.O. Box 780  
Waterloo, IA 50704-0780

11/27/12

DONNA CHINLOY

2672 NW 124TH AVENUE

CORAL SPRINGS FL 33065

RE: Account Number 0601506083  
Property Address 9000 NW 28 DRIVE #306  
CORAL SPRINGS FL 33065

Dear DONNA CHINLOY

You may qualify to receive financial assistance through the Florida Hardest Hit Fund (HHF) Program. This program, administered by Florida Housing Finance Corporation, is available statewide for homeowners who are unemployed or underemployed through no fault of their own.

Homeowners who qualify for financial assistance from HHF may receive up to 12 months of first mortgage payments paid directly to their lender, and/or funding to help bring a past-due first mortgage current.

To determine if you are eligible for this funding, you may log onto the official HHF website at [www.FLHardestHitHelp.org](http://www.FLHardestHitHelp.org). This website contains all the information you will need to complete your application for assistance, including eligibility criteria, step-by-step instructions, and prompts to help you.

Pre-screening services and application to receive funding from Florida's Hardest-Hit Fund program are **FREE OF CHARGE**; homeowners will not be asked to pay for any eligibility determination services in conjunction with applying for the program.

Please note that Florida Housing has identified several "imposter" and "copycat" websites posing as HHF application sites. We strongly encourage you to verify that the website you are using is, in fact, the official Florida HHF website **BEFORE** providing personal information. If you are suspicious about a website, please contact the HHF Information Line toll-free at 877-863-5244 to verify the website address.

Sincerely,

Special Programs  
Loan Servicing

4:43

## **GMAC Mortgage**

3451 Hammond Ave  
P.O. Box 780  
Waterloo, IA 50704-0780

01/17/13

DONNA CHINLOY

2672 NW 124TH AVENUE

CORAL SPRINGS FL 33065

1 OF 5

RE: Account Number 0601506083  
Property Address 9000 NW 28 DRIVE #306  
CORAL SPRINGS FL 33065

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Collections Department  
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5:26